

**AFFIDAVIT REGARDING NOT BEING REQUIRED TO FILE TAX RETURNS**

I, \_\_\_\_\_, was not required to file a federal income tax return:

for Calendar Year \_\_\_\_\_ because:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

for Calendar Year \_\_\_\_\_ because:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

for Calendar Year \_\_\_\_\_ because:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I do solemnly declare and affirm under the penalties of perjury that the contents of the foregoing document are true and correct.

\_\_\_\_\_  
Borrower Signature